

**Information to identify the case:**

Debtor 1	<u>Yvette Davidov</u>	Social Security number or ITIN	xxx-xx-8594
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mikhail Davidov</u>	Social Security number or ITIN	xxx-xx-8614
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-20278-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Yvette Davidov  
aka Ivetta Yusufova

Mikhail Davidov

4/11/23

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Yvette Davidov  
Mikhail Davidov  
Debtors

Case No. 16-20278-CMG  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 11, 2023

Form ID: 3180RI

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Yvette Davidov, Mikhail Davidov, 14 Barn Swallow Blvd., Marlboro, NJ 07746-2521
acc	AFZ Accounting Services LLC, 114-116 Ditmas Ave, 2nd Fl, Brooklyn, NY 11218
cr	+ McCormick 105, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205, Mount Laurel, NJ 08054-2200
cr	+ U.S. Bank Trust, N.A., as Trustee, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516201010	+ Cap1/Saks, 3455 Highway 80 W, Jackson, MS 39209-7202
516201013	+ Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
516201018	+ McCormick 105, LLC, c/o Dembo Brown & Burns, Attorneys for Creditor, 1300 Route 73, Suite 205, Mount Laurel, NJ 08054-2200
516201022	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063
516217419	Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
516201024	+ Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3451
516201025	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, 90 Chrystal Run Rd, Middletown, NY 10940

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 11 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Apr 12 2023 00:29:00	United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
516201008	+ Email/Text: bncnotifications@phea.org	Apr 11 2023 20:38:00	Aes/Nct, Po Box 61047, Harrisburg, PA 17106-1047
516201011	EDI: CAPITALONE.COM	Apr 12 2023 00:29:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516201009	+ EDI: CAPITALONE.COM	Apr 12 2023 00:29:00	Cap1/Neimn, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
516291515	EDI: CAPITALONE.COM	Apr 12 2023 00:29:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516422261	+ EDI: BASSASSOC.COM	Apr 12 2023 00:29:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516201017	EDI: DISCOVER.COM	Apr 12 2023 00:29:00	Discover Financial Ser, Po Box 30954, Salt Lake City, UT 84130
516201019	+ EDI: CITICORP.COM	Apr 12 2023 00:29:00	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040

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516201013	+ EDI: MAXMSAIDV	Apr 12 2023 00:29:00	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
516201020	+ EDI: NAVIENTFKASMSERV.COM	Apr 12 2023 00:29:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516221564	+ EDI: NAVIENTFKASMSERV.COM	Apr 12 2023 00:29:00	Navient Solutions Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
516405770	+ EDI: JEFFERSONCAP.COM	Apr 12 2023 00:29:00	Nordstrom Fsb, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516201023	+ Email/Text: bnc@nordstrom.com	Apr 11 2023 20:38:00	Nordstrom/Td, 13531 E Caley Ave, Englewood, CO 80111-6505
516379976	+ Email/Text: DeftBkr@santander.us	Apr 11 2023 20:38:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
516275617	EDI: RMSC.COM	Apr 12 2023 00:29:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516239736	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 11 2023 20:37:00	Toyota Lease Trust, c/o TOYOTA MOTOR CREDIT CORPORATION, PO BOX 9013, ADDISON, TEXAS 75001-9013
516433592	+ EDI: LCIPHHMRGT	Apr 12 2023 00:29:00	U.S. Bank National Association, as Trustee, c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID smg	Bypass Reason *P++	Name and Address
		INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
516201012	*+	Department of the Treasur, Internal Revenue Service, PO Box 8208, Philadelphia, PA 19101-8208
516201014	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
516201015	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
516201016	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
516244942	*	IRS, POB 7346, Philadelphia, PA 19101-7346
516694592	*	IRS, POB 7346, Philadelphia, PA 19101-7346
516201021	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Alla Kachan	on behalf of Joint Debtor Mikhail Davidov alla@kachanlaw.com
Alla Kachan	on behalf of Debtor Yvette Davidov alla@kachanlaw.com
Benjamin Teich	on behalf of U.S. Trustee U.S. Trustee Benjamin.Teich@usdoj.gov
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Kyle Francis Eingorn	on behalf of Creditor McCormick 105 LLC keingorn@dbblegal.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Steven P. Kelly	on behalf of Creditor U.S. Bank Trust N.A., as Trustee skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9